Company Tracking Number: GASBG-11-0039.V2

TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010

Product Name: Medicare Supplement Mailers

Project Name/Number: Medicare Supplement Mailers/GASBG-11-0039.V2

## Filing at a Glance

Company: Continental General Insurance Company

Product Name: Medicare Supplement Mailers SERFF Tr Num: UTAC-126766208 State: Arkansas

TOI: MS09 Medicare Supplement - Other 2010 SERFF Status: Closed-Filed State Tr Num: 46603 Sub-TOI: MS09.000 Medicare Supplement Co Tr Num: GASBG-11-0039.V2 State Status: Filed-Closed

Sub-TOI: MS09.000 Medicare Supplement Co
Other 2010

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Filing Type: Advertisement Reviewer(s): Stephanie Fowler

Authors: Jackie Cunningham, Disposition Date: 08/31/2010

Melissa MacLaurin

Date Submitted: 08/25/2010 Disposition Status: Filed

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

#### **General Information**

Project Name: Medicare Supplement Mailers

Status of Filing in Domicile: Authorized

Project Number: GASBG-11-0039.V2

Date Approved in Domicile: 08/24/2010

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Filing Status Changed: 08/31/2010 Explanation for Other Group Market Type:

State Status Changed: 08/31/2010
Created By: Melissa MacLaurin

Submitted By: Melissa MacLaurin Corresponding Filing Tracking Number:

Filing Description:

Deemer Date:

Continental General Insurance Company NAIC: 71404 FEIN: 47-0463747

Requesting Approval for Medicare Supplement Letters:

Form Number Form Description

CGI-12-0006-DM-MA-GN Medicare Supplement Letter CGI-12-0006-DM-MS-GN Medicare Supplement Letter GASBG-11-0039.V2 Medicare Supplement Letter

Form: Form Number: Serff Number:

Medicare Supplement Plan A-DM CGI-MS-DM-CR-A-AR UTAC-126442762 Medicare Supplement Plan F-DM CGI-MS-DM-CR-F-AR UTAC-126442762

Company Tracking Number: GASBG-11-0039.V2

TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010

Product Name: Medicare Supplement Mailers

Project Name/Number: Medicare Supplement Mailers/GASBG-11-0039.V2

Medicare Supplement Plan G-DM CGI-MS-DM-CR-G-AR UTAC-126442762

Medicare Supplement Plan N-DM CGI-MS-DM-CR-N-AR UTAC-126442762

Approval 3/25/2010

- Approval 2/25/2010

#### Dear Analyst:

The forms described above are submitted for your review and approval. The policies were developed for compliance with the amended NAIC Medigap model as required by the Federal Medicare Improvements for Patients & Providers Act of 2008 (MIPPA).

These new 2010 Standardized plan forms will be marketed from our home office on a direct basis, with a coverage effective date of June 01, 2010, or later. The policies will be sold by home office employees and no commissions will be paid to external agents.

The letters are new and does not replace any forms previously approved by your department. The letters will be used with the policy forms described in this cover letter as well as any future approved plans.

Should you have any questions, please feel free to contact me at 866-459-4272, ext. 4794 or by email at MMacLaurin@gafri.com.

Sincerely,

Melissa MacLaurin, Compliance Analyst

# **Company and Contact**

#### **Filing Contact Information**

Melissa MacLaurin, Compliance Analyst mmaclaurin@gafri.com 11200 Lakeline Blvd Ste 100 512-807-4794 [Phone]

Austin, TX 78717

Filing Company Information

Continental General Insurance Company CoCode: 71404 State of Domicile: Ohio

11200 Lakeline Blvd., Suite 100 Group Code: 84 Company Type: Life & Health

P. O. Box 26580 Group Name: State ID Number:

Austin, TX 78755-0580 FEIN Number: 47-0463747

(800) 880-8824 ext. [Phone]

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Company Tracking Number: GASBG-11-0039.V2

TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010

Product Name: Medicare Supplement Mailers

Project Name/Number: Medicare Supplement Mailers/GASBG-11-0039.V2

## **Filing Fees**

Fee Required? Yes
Fee Amount: \$75.00
Retaliatory? No

Fee Explanation: \$25 per advertisement

Per Company: No

COMPANY AMOUNT DATE PROCESSED TRANSACTION #

 Continental General Insurance Company
 \$75.00
 08/25/2010
 39009038

 Continental General Insurance Company
 \$75.00
 08/31/2010
 39143138

Company Tracking Number: GASBG-11-0039.V2

TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010

Product Name: Medicare Supplement Mailers

Project Name/Number: Medicare Supplement Mailers/GASBG-11-0039.V2

# **Correspondence Summary**

#### **Dispositions**

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	08/31/2010	08/31/2010

**Objection Letters and Response Letters** 

**Objection Letters Response Letters Status Created By** Created On Date Submitted **Responded By Date Submitted Created On** Stephanie Melissa MacLaurin 08/31/2010 Pending 08/30/2010 08/30/2010 08/31/2010 Fowler Industry Response

Company Tracking Number: GASBG-11-0039.V2

TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010

Product Name: Medicare Supplement Mailers

Project Name/Number: Medicare Supplement Mailers/GASBG-11-0039.V2

# **Disposition**

Disposition Date: 08/31/2010

Implementation Date:

Status: Filed Comment:

Rate data does NOT apply to filing.

 SERFF Tracking Number:
 UTAC-126766208
 State:
 Arkansas

 Filing Company:
 Continental General Insurance Company
 State Tracking Number:
 46603

Company Tracking Number: GASBG-11-0039.V2

TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010

Product Name: Medicare Supplement Mailers

Project Name/Number: Medicare Supplement Mailers/GASBG-11-0039.V2

Schedule Schedule Item Schedule Item Status Public Access

FormMedicare Supplement MailerFiledYesFormMedicare Supplement MailersFiledYesFormMedicare Supplement MailerFiledYes

Company Tracking Number: GASBG-11-0039.V2

TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010

Product Name: Medicare Supplement Mailers

Project Name/Number: Medicare Supplement Mailers/GASBG-11-0039.V2

## **Objection Letter**

Objection Letter Status Pending Industry Response

Objection Letter Date 08/30/2010
Submitted Date 08/30/2010
Respond By Date 09/30/2010

Dear Melissa MacLaurin,

This will acknowledge receipt of the captioned filing.

The filing fees submitted are incorrect; the new rates under Rule 57 were effective January 1, 2010. Please submit \$50 for each form.

Please feel free to contact me if you have questions.

Sincerely,

Stephanie Fowler

Company Tracking Number: GASBG-11-0039.V2

TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010

Product Name: Medicare Supplement Mailers

Project Name/Number: Medicare Supplement Mailers/GASBG-11-0039.V2

### **Response Letter**

Response Letter Status Submitted to State

Response Letter Date 08/31/2010 Submitted Date 08/31/2010

Dear Stephanie Fowler,

#### Comments:

#### Response 1

Comments: The additional required filing fees have been added to the total.

#### **Changed Items:**

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Thank you for your time,

Melissa MacLaurin

Sincerely,

Jackie Cunningham, Melissa MacLaurin

 SERFF Tracking Number:
 UTAC-126766208
 State:
 Arkansas

 Filing Company:
 Continental General Insurance Company
 State Tracking Number:
 46603

Company Tracking Number: GASBG-11-0039.V2

TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010

Product Name: Medicare Supplement Mailers

Project Name/Number: Medicare Supplement Mailers/GASBG-11-0039.V2

#### Form Schedule

Lead Form Number: GASBG-11-0039.V2

Schedule	Form	Form Type	Form Name	Action	Action Specific	Readability	Attachment
Item	Number				Data		
Status							
Filed	GASBG-	Advertising	Medicare	Initial		0.000	GASBG-11-
08/31/2010	11-0039.V2	2	Supplement Mailer				0039.V2 (8-4-
							10).pdf
Filed	CGI-12-	Advertising	Medicare	Initial		0.000	CGI-12-0006-
08/31/2010	0006-DM-		Supplement Mailers				DM-MS-GN
	MS-GN						(8-4-10).pdf
Filed	CGI-12-	Advertising	Medicare	Initial		0.000	CGI-12-0006-
08/31/2010	0006-DM-		Supplement Mailer				DM-MA-GN
	MA-GN						(8-4-10).pdf



P.O. Box 26580

Austin, TX 78755-0580

PRESORTED STD U.S. POSTAGE PAID PERMIT [677] [AUSTIN, TX]

# **Important information inside!**



Let GASBG help you find security in your health care!



GASBG-11-0039.V2 8/4/10



We are contacting you because you previously had your Medicare Supplement policy with one of the Great American Supplemental Benefits Group (GASBG) family of companies.

Our message is simple:

# You are a valued customer! We miss you, and we want you back!

As you may or may not know, all Medicare Supplement plans have the exact same benefits regardless of the company. These benefits are standardized by the federal government, so a Plan F with Company A has the exact same benefits as a Plan F with Company B. Therefore, the only difference is in the premiums you are paying – why be overcharged for the same Medicare Supplement Plan?

**Great News!!** We have recently lowered our rates in your area! Please give us a call at **(877) 227-8213** and we can give you a fast quote to see if we can help lower your premium, while keeping your benefits unchanged. We encourage you to call today to take advantage of our new lower rates – and with no agent that needs to come to your home!

#### Here are some of the great advantages you have with the Great American family of companies:

- Great Low Prices GASBG has six insurance companies in its family. If we can't find the answer with one company, we have others to choose from!
- Fast and Easy Quotes We have just filed new plans with our trusted carrier Continental General Insurance Company (CGI) and we can quote you right over the phone!
- Service You can enjoy the great service you received in the past along with electronic claims filing through Medicare – this means virtually no claim forms and speedy payment of your claims
- A Product You Know Your Medicare Supplement insurance policy benefits are standardized, no matter what company sells you the policy. Our added value is that we are dedicated to providing you with our superior customer service.
- Respect for Your Time Part of the service we offer is our capability to take applications for our competitive Medicare Supplement plans over the phone! No appointment with an agent is necessary. Just a quick call for a free, no obligation quote to our toll free number is all it takes, [(877) 227-8213].

Thank you for your time. We look forward to speaking with you. Let GASBG help you find security in your health care, make the call today!



#### Our Family of Companies Include:

Central Reserve Life Insurance Company
Great American Life Insurance Company®
Provident American Life & Health Insurance Company

Continental General Insurance Company
Loyal American Life Insurance Company®
United Teacher Associates Insurance Company

We help bring security to your life.

Supplemental Benefits Group

Medicare Supplement plans underwritten by Continental General Insurance Company. This policy has exclusions, limitations, reductions of benefits and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage call or write your insurance agent or the company. No insurance company nor its agents are connected with or endorsed by Medicare, Social Security or any other governmental agency. Do not send any money. You must first complete an application to obtain benefits

The purpose of the marketing material is solicitation of insurance and that contact will be made by an insurance producer or insurance company.



Are You:

...Looking to lower your Med Supp premium?

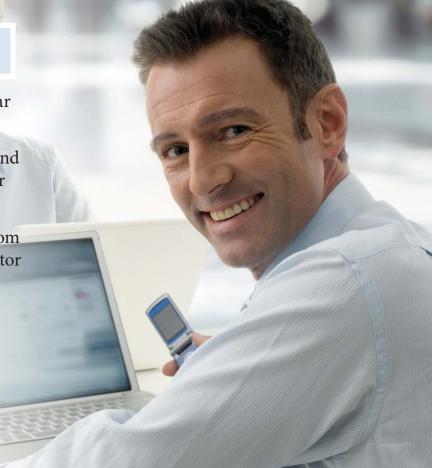
...Looking for ways to help pay for the costs that Medicare does not cover?

PRESORTED STD U.S. POSTAGE PAID PERMIT 677 AUSTIN, TX



# We've got Answers.

- ✓ You could save hundreds of dollars per year without decreasing coverage by calling us.
- ✓ Let our home office Medicare Specialists find the insurance plan and premium to fit your needs and budget.
- ✓ Our Medicare Supplements offer the freedom to choose your Medicare-participating doctor or hospital – no referrals required!
- ✓ Rest assured, a Medicare Supplement is guaranteed renewable for life. As long as you pay premiums, your policy cannot be cancelled for age, medical condition or claims.



Call today to let our Medicare specialists help. We can complete your application in only 15 minutes and no agent will need to visit your home!

Call us today at [(866) 459-4272].



Serving America's Seniors since 1961.

Medicare Supplement plans underwritten by Continental General Insurance Company. This policy has exclusions, limitations, reductions of benefits and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage call or write your insurance agent or the company. **No insurance company nor its agents are connected with or endorsed by Medicare, Social Security or any other governmental agency.** Do not send any money. You must first complete an application to obtain benefits

The purpose of the marketing material is solicitation of insurance and that contact will be made by an insurance producer or insurance company.

CGI-12-0006-DM-MS-GN 8/4/10



Are You:

...Losing your Med Advantage coverage?

...Looking to lower your Med Supp premium?

...Looking for ways to help pay for the costs that Medicare does not cover?

PRESORTED STD U.S. POSTAGE PAID PERMIT 677 AUSTIN, TX



# You've got Questions about Medicare Supplement...

► Are you paying too much for your Medicare Supplement insurance plan?

► Are you one of the approximately 1,000,000 Americans who is losing Medicare Advantage coverage?

➤ Would you like the freedom to choose your own doctor and hospital?

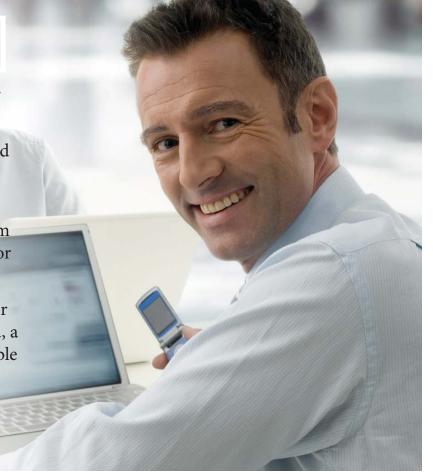
Do you want the security of guaranteed renewability?

... Look inside for advice from insurance experts.



# We've got Answers.

- ✓ You could save hundreds of dollars per year without decreasing coverage by calling us.
- ✓ Let our home office Medicare Specialists find the insurance plan and premium to fit your needs and budget.
- ✓ Our Medicare Supplements offer the freedom to choose your Medicare-participating doctor or hospital – no referrals required!
- ✓ Many seniors have not been renewed by their Medicare Advantage providers. Rest assured, a Medicare Supplement is guaranteed renewable for life. As long as you pay premiums, your policy cannot be cancelled for age, medical condition or claims.



Call today to let our Medicare specialists help. We can complete your application in only 15 minutes and no agent will need to visit your home!

Call us today at [(866) 459-4272].



Serving America's Seniors since 1961.

Medicare Supplement plans underwritten by Continental General Insurance Company. This policy has exclusions, limitations, reductions of benefits and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage call or write your insurance agent or the company. **No insurance company nor its agents are connected with or endorsed by Medicare, Social Security or any other governmental agency**. Do not send any money. You must first complete an application to obtain benefits

The purpose of the marketing material is solicitation of insurance and that contact will be made by an insurance producer or insurance company.

CGI-12-0006-DM-MA-GN 8/4/10